**APPENDIX TO RESPONSE TO OFFICIAL ACTION DATED NOVEMBER 15, 2002**
**AMENDMENTS TO SPECIFICATION**
**(DELETIONS IN BRACKETS AND ADDITIONS UNDERLINED)**

Page I, lines 1-5

Cross-Reference to Related Applications

This application is related to U.S. Application Serial No. [_____] 08/994,046, filed on December 19, 1997, entitled "AN ELECTRONIC BILL PAYMENT SYSTEM WITH ACCOUNT NUMBER SCHEMING", now U.S. Patent No. 6,327,577 and U.S. Patent Application Serial No. [_____] 08/994,363, filed on December 19, 1997, entitled "AN ELECTRONIC BILL PAYMENT SYSTEM WITH ACCOUNT RANGING", which are filed simultaneously with this application.

Page 18, lines 18-25 and page 19, lines 1-17

RPP 3 initiates merchant identification by step 60 which retrieves a payment record from one of the payment records previously submitted by the batch file processing system 7. The RPP will first attempt to retrieve a merchant record from the merchant database 18 by matching the merchant Id included in the payment record against the records of the merchant database 18. If this is successful, the processing of the payment record can continue to the payment directions stage 64. The payment directions stage is where the RPP determines where to send payments. This stage includes account ranging discussed below which determines the remittance center to

which payment gets sent. If there is no match, the RPP continues to step [66] 63. At step [66] 63, the RPP maps the merchant's merchant name and address, excluding the provided street address and zip code, into an eleven digit zip code. That is, the RPP produces an eleven digit zip code based on merchant name, city, and state in the payment information. In order to avail the merchant information which the inventors have determined to be mostly likely to contain errors, the received merchant street address and zip code are not considered. Hence, in step [66] 63 the RPP 3 identifies an eleven digit zip code based only on the merchant's name, city and state.